

Information to identify the case:	
Debtor 1	James Russell Birkner First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Lisa Alise Birkner First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 20-11632-MBK	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Russell Birkner

Lisa Alise Birkner

12/7/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James Russell Birkner
Lisa Alise Birkner
Debtors

Case No. 20-11632-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Dec 07, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James Russell Birkner, Lisa Alise Birkner, 13 Brindletown Road, New Egypt, NJ 08533-1801
518689398	+ Dazell Plumbing & HVAC Services, LLC, 14 Stocktons Bridge Road, Pemberton, NJ 08068-1900
518689406	+ State of NJ, Division of Taxation, 50 Barrack Street, Trenton, NJ 08608-2006
518689417	+ Syncronymc, PO Box 530939, Atlanta, GA 30353-0939

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 07 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 07 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518689385	+ EDI: AAFES	Dec 08 2023 01:35:00	AAFES, 3911 Walton Walker, Dallas, TX 75236-1598
518689384	+ EDI: AAFES	Dec 08 2023 01:35:00	AAFES, Attn: Bankruptcy, Po Box 650060, Dallas, TX 75265-0060
518689386	^ MEBN	Dec 07 2023 20:42:44	AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore, MD 21264-5018
518801338	+ EDI: AAFES	Dec 08 2023 01:35:00	Army & Air Force Exchange Services, Attention GC-G, 3911 S. Walton Walker Blvd., Dallas, TX 75236-1509
518689389	+ EDI: BANKAMER	Dec 08 2023 01:35:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
518689388	+ EDI: BANKAMER	Dec 08 2023 01:35:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518689390	+ EDI: BANKAMER	Dec 08 2023 01:35:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
518689387	+ EDI: BANKAMER	Dec 08 2023 01:35:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518721536	EDI: CRFRSTNA.COM	Dec 08 2023 01:35:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011
518746755	+ EDI: AIS.COM	Dec 08 2023 01:35:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518753497	Email/PDF: bncnotices@becket-lee.com	Dec 07 2023 21:14:11	Capital One, N.A., c/o Becket and Lee LLP, PO

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Dec 07, 2023

Form ID: 3180W

Total Noticed: 48

518689393	+ EDI: CITICORP	Dec 08 2023 01:35:00	Box 3001, Malvern PA 19355-0701 Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518689394	+ EDI: CITICORP	Dec 08 2023 01:35:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
518689395	EDI: WFNNB.COM	Dec 08 2023 01:35:00	Comenity, PO Box 659707, San Antonio, TX 78265
518689397	+ EDI: CRFRSTNA.COM	Dec 08 2023 01:35:00	Credit First National Association, Pob 81315, Cleveland, OH 44181-0315
518689396	+ EDI: CRFRSTNA.COM	Dec 08 2023 01:35:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
518689400	EDI: DISCOVER	Dec 08 2023 01:35:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518689401	EDI: DISCOVER	Dec 08 2023 01:35:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518689399	Email/Text: cms-bk@cms-collect.com	Dec 07 2023 20:44:00	Discover, c/o Capital Mngmt Services LP, 698 1/2 South Ogden St., Buffalo, NY 14206-2317
518700481	EDI: DISCOVER	Dec 08 2023 01:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518689402	EDI: IRS.COM	Dec 08 2023 01:35:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518795816	EDI: JEFFERSONCAP.COM	Dec 08 2023 01:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518689391	EDI: JPMORGANCHASE	Dec 08 2023 01:35:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518689392	EDI: JPMORGANCHASE	Dec 08 2023 01:35:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518733375	+ Email/Text: RASEBN@raslg.com	Dec 07 2023 20:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518689403	+ Email/Text: PBNCNotifications@perituservices.com	Dec 07 2023 20:43:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518689404	+ Email/Text: PBNCNotifications@perituservices.com	Dec 07 2023 20:43:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
518689405	+ EDI: AAFES	Dec 08 2023 01:35:00	Military Star, The Exchange, PO Box 740890, Cincinnati, OH 45274-0890
518768281	EDI: PRA.COM	Dec 08 2023 01:35:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518791751	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 07 2023 20:44:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518689408	+ EDI: SYNC	Dec 08 2023 01:35:00	Syncb/HSN, Po Box 965017, Orlando, FL 32896-5017
518689407	+ EDI: SYNC	Dec 08 2023 01:35:00	Syncb/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518692842	+ EDI: AIS.COM	Dec 08 2023 01:35:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
518689410	+ EDI: SYNC	Dec 08 2023 01:35:00	Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005

District/off: 0312-3

User: admin

Page 3 of 4

Date Recd: Dec 07, 2023

Form ID: 3180W

Total Noticed: 48

518801334	+ EDI: AIS.COM	Dec 08 2023 01:35:00	Synchrony Bank, c/o PRA Receivables Management, LLC, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
518689409	+ EDI: SYNC	Dec 08 2023 01:35:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518689411	+ EDI: SYNC	Dec 08 2023 01:35:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518689412	+ EDI: SYNC	Dec 08 2023 01:35:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
518689413	+ EDI: SYNC	Dec 08 2023 01:35:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518689414	+ EDI: SYNC	Dec 08 2023 01:35:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
518689415	+ EDI: SYNC	Dec 08 2023 01:35:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518689416	+ EDI: SYNC	Dec 08 2023 01:35:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518689418	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., US Dept. of the Treasury, Bureau of the Fiscal Service, PO Box 1686, Birmingham, AL 35201-1686

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2023 at the address(es) listed below:

Name Email Address

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Robert Cameron Legg

on behalf of Joint Debtor Lisa Alise Birkner courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Dec 07, 2023

Form ID: 3180W

Total Noticed: 48

Robert Cameron Legg

on behalf of Debtor James Russell Birkner courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5